

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**
CHANTEL DEELVA PELAEZ, :
Debtor : **Bky. No. 19-12241 ELF**

ORDER

AND NOW, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. #40) filed by **Government Loan Securitization Trust 2011-FV 1, ET AL** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If: (a) the Lender has filed a proof of claim on account of pre-petition arrears and (b) the Trustee determines that the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, the Trustee may treat the Lender’s proof of claim as **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.

Date: October 16, 2019



**ERIC L. FRANK
U.S. BANKRUPTCY JUDGE**